Case 08-72490 Doc 1 Filed 08/04/08 Entered 08/04/08 15:02:39 Desc Main Document Page 1 of 40

B1 (Official Forn	1)(1/0	8)				ournorn.		.go					
United States Bankruptcy (Northern District of Illinoi									Vo	luntary	Petition		
Name of Debtor Quevedo, Ra	•		er Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the maiden, and			8 years			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0626					IN Last for	our digits o	of Soc. Sec. or state all)	r Individual-′	Taxpayer I	.D. (ITIN) N	No./Complete EIN		
Street Address of 5850 Mabbo Loves Park,	tt Driv	•	Street, City,	and State)	:	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, a	and State):	ZID Code
County of Reside		of the Duin	aimal Dlaga	of Dusinss		61111		v of Posido	ence or of the	Dringing DI	age of Pusi	inassi	ZIP Code
Winnebago	ence or o	or the Princ	cipai Piace	oi busines:	S.		Count	y of Keside	sice of of the	Fillicipai Fi	ace of Busi	mess.	
Mailing Address	of Debt	or (if diffe	rent from st	reet addres	ss):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from str	eet address)	it.
					Г	ZIP Code							ZIP Code
Location of Princ (if different from				or	<u>'</u>		•						
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail	(Check Ith Care Bu gle Asset Ro 1 U.S.C. § road Ekbroker nmodity Br aring Bank	eal Estate as 101 (51B)		☐ Chapt☐	the 1 ter 7 ter 9 ter 11 ter 12	of C of	iled (Check hapter 15 F a Foreign hapter 15 F	k one box) Petition for l Main Proce Petition for l Nonmain P	Recognition eeding Recognition	
			und	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			defined "incurr	are primarily co d in 11 U.S.C. { red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	k one box)	☐ Debt	ts are primarily ness debts.	
■ Full Filing Fe	e attach	_	ee (Check o	one box)				one box: Debtor is	a small busin	Chapter 11 ness debtor as		n 11 U.S.C.	§ 101(51D).
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check	Debtor's ato insiders all applica A plan is Acceptane	aggregate noi s or affiliates)	ncontingent l) are less that with this petition were solici	iquidated on \$2,190,00 on.	debts (excluence).	ding debts owed ne or more (b).			
Statistical/Admi Debtor estima Debtor estima there will be	ates that ates that	funds will , after any	be available exempt pro	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	Γ USE ONLY
Estimated Number	-	editors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
	0,001 to 00,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabili \$0 to \$50,000 \$10	ties 0,001 to 00,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 08-72490 Doc 1 Filed 08/04/08 Entered 08/04/08 15:02:39 Desc Main Document Page 2 of 40 B1 (Official Form 1)(1/08) Name of Debtor(s): Voluntary Potitio

31 (Official For	m 1)(1/08) Document	Page 2 of 40	Page 2
	y Petition	Name of Debtor(s): Quevedo, Ranona D	8
(This page mu	ast be completed and filed in every case)	Queveuo, Kanona D	
<u> </u>	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	additional sheet)
Location Where Filed:	This district	Case Number: 04 B 71429	Date Filed: 3/16/04
Location Where Filed:	This district	Case Number: 03 B 70787	Date Filed: 2/14/03
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more th	an one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B al whose debts are primarily consumer debts.)
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner nam have informed the petitioner that [he 12, or 13 of title 11, United States C	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available ritify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ JEFFRY A. DAHLBER Signature of Attorney for Debtor(JEFFRY A. DAHLBERG	
	Fyh	libit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	ole harm to public health or safety?
		ibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	•	a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made nt petition:	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
	(Check any ap	•	
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go		-
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defend	ant in an action or
	Certification by a Debtor Who Reside (Check all app		erty
	Landlord has a judgment against the debtor for possession		d, complete the following.)
	(Name of landlord that obtained judgment)	<u> </u>	
	(A4) (1 11 15	<u> </u>	
П	(Address of landlord)	omo omo olimovimostos d 1111	the debter would be a second to de-
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment of Debtor has included in this petition the deposit with the co	for possession, after the judgment fo	r possession was entered, and
Ц	after the filing of the petition.	•	
	Debter cortifies that he/she has served the Landlard with the	ais contification (11 II C C \$ 262(1))	\

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Ranona D Quevedo

Signature of Debtor Ranona D Quevedo

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 4, 2008

Date

Signature of Attorney*

X /s/ JEFFRY A. DAHLBERG

Signature of Attorney for Debtor(s)

JEFFRY A. DAHLBERG

Printed Name of Attorney for Debtor(s)

Balsley & Dahlberg, LLP

Firm Name

5130 North Second Street Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

August 4, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Quevedo, Ranona D

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Ranona D Quevedo		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
= 5. The childs states are to commerce; administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Ranona D Quevedo	
	Ranona D Quevedo	
Date: August 4, 2008		

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ranona D Quevedo		Case No		
_		Debtor ,			
			Chapter	13	
			•	·	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	11,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		9,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		39,833.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,977.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,665.00
Total Number of Sheets of ALL Schedules		18			
	T	otal Assets	11,600.00		
			Total Liabilities	48,833.88	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ranona D Quevedo		Case No.		
_		Debtor	••		
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,977.00
Average Expenses (from Schedule J, Line 18)	2,665.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,165.00

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		5,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		39,833.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		44,833.88

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B6A (Official Form 6A) (12/07)

In re	Ranona D Quevedo	Case No.
-		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Ranona D Quevedo	Case No.	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	Checking, savings or other financial	Natio	nal City Bank/ checking	-	700.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Natio	nal City Bank/ savings	-	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	household goods and furnishings	-	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Cloth	ing and personal items	-	300.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 3,600.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Ranona D Quevedo	Case No	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(11111111111111111111111111111111111111		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Ir	nterest in 401K Plan	-	4,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 4,000.00
			T)	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Ranona D Quevedo	Case No.
_		;

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	03 Dodge Stratus SE	-	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 11,600.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

4,000.00

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B6C (Official Form 6C) (12/07)

In re	Ranona D Quevedo		Case No.	
		Debtor ,		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension or Interest in 401K Plan	Profit Sharing Plans 735 ILCS 5/12-1006	100%	4,000.00

Total: 6,800.00 6,800.00 Case 08-72490 Doc 1 Filed 08/04/08 Entered 08/04/08 15:02:39 Desc Main Page 13 of 40 Document

B6D (Official Form 6D) (12/07)

In re	re Ranona D Quevedo	Case No	se No	
		Debtor		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 17049479			2003	Т	D A T E D			
SST P.O. Box 801997 Kansas City, MO 64180-1997		-	Purchase Money Security 2003 Dodge Stratus SE					
		L	Value \$ 4,000.00			Ш	9,000.00	5,000.00
Account No.	-		Value \$					
			Value \$	1				
Account No.								
	_	L	Value \$			Н		
continuation sheets attached			(Total of	Subt this 1			9,000.00	5,000.00
			(Report on Summary of S		ota ule		9,000.00	5,000.00

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B6E (Official Form 6E) (12/07)

•		
In re	Ranona D Quevedo	Case No
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Ranona D Quevedo	Case No.
		Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hus	sband, Wife, Joint, or Community	CO	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Опшвнок	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Q	I SPUTED		AMOUNT OF CLAIM
Account No. 8156333117 & 3502139998601		П	phone service	T	T E D			
A T & T PHONE SERVICE Attn: Bankruptcy Department P.O. Box 769 Arlington, TX 76004		-			D			570.00
Account No.		П	2003 SC 2707		П	Г	Ť	
ABC CASH N GO c/o Barrick, Switzer, Long, Balsley 6833 Stalter Drive Rockford, IL 61108		-						4,859.00
Account No.		П	collection		П		T	
AFFILIATED ACCEPTANCE CORP. P.O. Box 790001 Sunrise Beach, MO 65079-9001		-						718.00
Account No.		Н	loan		Н		t	
ALL CREDIT LENDERS 7914 N. Second Street Machesney Park, IL 61115		-						2,939.74
			S	ubt	ota	 1	t	0.000.74
_6 continuation sheets attached			(Total of the	nis j	pag	e)	1	9,086.74

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ranona D Quevedo	Case No.	
-		Debtor	

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			collections for: MCI and other misc. accounts	T	T E		
ALLIED INTERSTATE 15 Hazel Wood Drive, Suite 102 Buffalo, NY 14228		-			D		308.10
Account No. 9800302263 & 9801441896		T	bank charges/overdrafts				
AMCORE BANK, N.A. Attn: Denece Poff 1210 S. Alpine Rd. Rockford, IL 61108		-					547.02
Account No.		\vdash	misc. charges	-			
ASPIRE VISA CARD SERVICES P.O. Box 105555 Atlanta, GA 30348-5555		-					1,236.00
Account No.		H	collection for TCF Bank, and other misc accounts	\vdash			·
ASSET CARE, INC P.O. Box 291 Southfield, MI 48037		-					324.02
Account No.			collections for: MCI and other misc. accounts				
C.B. ACCOUNTS, INC. 114 State Street, Suite 3C Peoria, IL 61602-1510		-					497.91
Sheet no1 of _6 sheets attached to Schedule of		•	S	Subt	ota	1	2,913.05
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,913.05

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ranona D Quevedo	Case No	
_		Debtor ,	

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGEN	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 5570-0921-0069-4328			misc. charges	T	T		
CAPITAL ONE P.O. Box 30285 Salt Lake City, UT 84130-0285		-			D		419.00
Account No.			collection for: SBC and other misc. accounts				
CBA COLLECTION BUREAU 25954 Eden Landing Rd., 1st floor Hayward, CA 94545		-					481.00
Account No.	_	_	loan	┢		┢	
CHECK ADVANCE 6493 North Second Street Loves Park, IL 61111		-					120.00
Account No.			loan				
CHECK INTO CASH 3441 North Main Street Rockford, IL 61103		-					366.00
Account No.		T	collection for: MCI and other misc accounts			T	
COLDATA, INC. 2860 South River Road, Suite 170 Des Plaines, IL 60018		-					308.00
Sheet no. 2 of 6 sheets attached to Schedule of		•	2	Subt	ota	1	1.604.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,694.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ranona D Quevedo	Case No	
_		Debtor ,	

CDEDITOD'S NAME	С	Н	usband, Wife, Joint, or Community	С	U	I I	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	Q U I	I F	S P U T E	AMOUNT OF CLAIM
Account No. 3304711003 & 3638732049			utilities	T	E D			
COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523		-						1,349.99
Account No.			collection for: Rockford Health Physicians, Elite					
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		-	Motors, OBGYN Assoc. and other misc. accounts					2,854.00
Account No.	╂	+	2008 SC 2661	+	╁	+	+	,
DENNIS RICHARDS 2603 Melody Lane Rockford, IL 61114		-						9,000.00
Account No.			damages in auto accident			T	T	
GALLANT INSURANCE COMPANY AS SUBROGEE FOR: JOHN ALLEN P.O. Box 388962 Chicago, IL 60638-8962		-						2,010.34
Account No. 40322405	T	T	cable services		T	T	†	
INSIGHT COMMUNICATIONS Attn: Sandy Windell 4450 Kishwaukee Street Rockford, IL 61109		_						118.17
Sheet no. 3 of 6 sheets attached to Schedule of				Sub	tota	al	†	4= 000 ==
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)) [15,332.50

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ranona D Quevedo	Case No.	
•		Debtor	

	_					_		
CREDITOR'S NAME,	Č	Нι	usband, Wife, Joint, or Community	C	Ų	P	, [
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDAT			AMOUNT OF CLAIM
Account No. 3FY29993 & 3FY29987			phone services	Т	T E D		ſ	
MCI Attention: APD 500 Technology Drive, Suite 820 Weldon Spring, MO 63304		-			D			1,100.00
Account No.			deficiency balance on auto loan				1	
MERCURY FINANCE 7300 N. Western Ave. Chicago, IL 60645-1033		-						2,444.00
Account No.			collections for: Edgebrook Dermatology, Swedish			T	1	
MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110		-	American, HHM Emergency and other misc. accounts					2,032.00
Account No.			2008 SC 366			_	+	2,032.00
MUTUAL MANAGEMENT SERVICES, INC. c/o Attorney James C. Thompson 515 North Court Street Rockford, IL 61103		-	2008 3C 300					1,027.00
Account No.		T	loan			T	†	
NATIONAL CASH ADVANCE 4343 East State Street Rockford, IL 61104		-						330.00
Sheet no4 of _6 sheets attached to Schedule of	-	-		Subt	tota	ıl	†	6,933.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)		0,933.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ranona D Quevedo	Case No	
_		Debtor ,	

	<u> </u>	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10	1	I 5	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTO	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTIN	UZLLQUL	DISPUTE	AMOUNT OF CLAIM
(See instructions above.)	R	С	IS SUBJECT TO SETUFF, SO STATE.	N G E N	D	Ď	
Account No.			collection for: Cub Foods and other misc.	Ţ̈	D A T E D		
NATIONAL RECOVERIES, INC. 11000 Central Avenue, N.E. Blaine, MN 55434		-	accounts		D		07.00
	L						97.00
Account No.	l		collection for: Maxtel and other misc. accounts				
NORTHLAND GROUP, INC. P.O. Box 390846 Edina, MN 55439		-					
							430.02
Account No.			collections for Corporation of America, and other				
RETRIEVAL MASTERS CREDITORS BUREAU, 2269 S. Saw Mill River Road Building #3		-	misc. accounts				
Elmsford, NY 10523							21.57
Account No.			medical				
ROCKFORD HEALTH PHYSICIANS 2300 N. Rockton Avenue Rockford, IL 61103		-					
							20.00
Account No.			loan				
ROYCE FINANCIAL 617-B S. Rockford Avenue Rockford, IL 61104		-					
							298.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of				Sub	tota	ıl	000
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	866.59

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Ranona D Quevedo	Case No.	
-		Debtor	

	ı _					-	1
CREDITOR'S NAME,	COD	Hu	sband, Wife, Joint, or Community	00:	DZ_L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N ⊢ _ Z G ш Z	LIQUIDAT	S P U T E D	AMOUNT OF CLAIM
Account No. 223341041 & 6788			loan	T	T E D		
SECURITY FINANCE P.O. Box 811 Spartanburg, SC 29304-0811		-			D		1,187.00
Account No.	T		loan				
THE CASH STORE 6493 North Second Street Loves Park, IL 61111		-					
							355.00
Account No. TROJAN PROFESSIONAL SERVICES P.O. Box 1270 Los Alamitos, CA 90720		-	collection for: Scott Oren DDS and other misc. accounts				
							230.00
Account No. UNITED CREDIT SERVICE, INC. 15 North Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740		-	collection for: Beloit Clinic and other misc. accounts				
							986.00
Account No. WEST ASSET MANAGEMENT			collection for: AT&T and other misc. accounts				
P.O. Box 2548 Sherman, TX 75091		-					
							250.00
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	ubt his p			3,008.00
			(Report on Summary of Sc		ota lule		39,833.88

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B6G (Official Form 6G) (12/07)

In re	Ranona D Quevedo	Case No.	
-		, Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-72490 Doc 1 Filed 08/04/08 Entered 08/04/08 15:02:39 Desc Main Document Page 23 of 40

B6H (Official Form 6H) (12/07)

In re	Ranona D Quevedo	Case No.	
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Ranona D Quevedo		Case No.	
		Debtor(s)	-	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE									
Divorced	RELATIONSHIP(S): None.	AGE(S):								
Employment:	DEBTOR		SPOUSE							
Occupation	senior business relations									
Name of Employer	BETTER BUSINESS BUREAU									
How long employed	5 years									
Address of Employer	810 East State Street Rockford, IL 61104									
	or projected monthly income at time case filed)		DEBTOR		SPOUSE					
	and commissions (Prorate if not paid monthly)	\$ _	4,165.00	\$	N/A					
2. Estimate monthly overtime		\$ _	0.00	\$	N/A					
3. SUBTOTAL		\$_	4,165.00	\$_	N/A					
4. LESS PAYROLL DEDUCTION										
 a. Payroll taxes and social s 	security	\$ _	968.00	\$	N/A					
b. Insurance		\$_	120.00	\$	N/A					
c. Union dues	04 1/	\$ _	0.00	<u>\$</u> _	N/A N/A					
d. Other (Specify): 4	01 K	\$ <u>_</u>	0.00	\$ <u></u>	N/A					
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$_	1,188.00	\$_	N/A					
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	2,977.00	\$_	N/A					
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)) \$	0.00	\$	N/A					
8. Income from real property	•	\$	0.00	\$	N/A					
9. Interest and dividends		\$ _	0.00	\$	N/A					
dependents listed above	port payments payable to the debtor for the debtor's use or the	at of \$ _	0.00	\$	N/A					
11. Social security or government (Specify):		\$	0.00	\$	N/A					
(Speeny).		\$	0.00	\$	N/A					
12. Pension or retirement income		\$	0.00	\$	N/A					
13. Other monthly income										
(Specify):		\$ _	0.00	\$	N/A					
		\$ _	0.00	\$	N/A					
14. SUBTOTAL OF LINES 7 TI	HROUGH 13	\$_	0.00	\$_	N/A					
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$_	2,977.00	\$	N/A					
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line 15)		\$	2,977	.00					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Ranona D Quevedo		Case No.	
		Debtor(s)	_	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

\mathbf{J}	filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
a. Are real estate taxes included? b. Is property insurance included? Yes No X 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other _cable 3. 0.00 d. Other _cable 3. 190,00 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Trasportation (not including car payments) 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Trasportation (not including car payments) 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alimony, maintenance, and support paid to others 15. O.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Personal care items and grooming 01. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Personal care items and grooming 01. Reverse from operation of business, profession, or farm (attach detailed statement) 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 2. Average monthly income from Line 15 of Schedule I 3. Average monthly income from Line 15 of Schedule I 3. Average monthly income from Line 15 of Schedule I 4. Average monthly income from Line 15 of Schedule I 5. Average monthly income from Line 15 of Schedule I 5. Average monthly income from Line 15 of Schedule I 5. Averag	☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
a. Are real estate taxes included? b. Is property insurance included? Yes No X 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other _cable 3. 0.00 d. Other _cable 3. 190,00 3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Trasportation (not including car payments) 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Trasportation (not including car payments) 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) 14. Alimony, maintenance, and support paid to others 15. O.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Personal care items and grooming 01. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Personal care items and grooming 01. Reverse from operation of business, profession, or farm (attach detailed statement) 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 2. Average monthly income from Line 15 of Schedule I 3. Average monthly income from Line 15 of Schedule I 3. Average monthly income from Line 15 of Schedule I 4. Average monthly income from Line 15 of Schedule I 5. Average monthly income from Line 15 of Schedule I 5. Average monthly income from Line 15 of Schedule I 5. Averag	1. Rent or home mortgage payment (include lot rented for mobile home)	\$	775.00
Description Segue		T	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone c. Telephone d. Other cable d. Carriador (not including car payments) d. Earna (and dental expenses from operation of the including car payments) d. Carriador (not including car payments) d. A Homeowner's or renter's d. Life d. A Homeowner's or renter's d. Life d. A Homeowner's or renter's d. Carriador (not deducted from wages or included in home mortgage payments) d. A vato d. A vato d. A vato d. A vato d. Other d. Other d. Other d. A vato d. A vato d. Other d. Other d. A vato d. Other			
D. Water and sewer S 0.00 0.0		\$	290.00
190,00		\$	0.00
3. Home maintenance (repairs and upkeep) \$ 0.00 4. Food \$ 350.00 5. Clothing \$ 75.00 6. Laundry and dry cleaning \$ 75.00 7. Medical and dental express \$ 400.00 8. Transportation (not including car payments) \$ 275.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 75.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Homeowner's or renter's \$ 0.00 13. Installment contributions \$ 0.00 14. Auto \$ 0.00 15. Life \$ 0.00 16. Auto \$ 0.00 17. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 (Specify) \$ 0.00 18. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plant \$ 0.00 15. Dayments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Personal care items and grooming	c. Telephone	\$	0.00
4. Food \$ 350.00 5. Clothing \$ 75.00 6. Laundry and dry cleaning \$ 75.00 7. Medical and dental expenses \$ 400.00 8. Transportation (not including car payments) \$ 75.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 75.00 10. Charitable contribution \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Have a contribution \$ 0.00 13. Life \$ 0.00 6. Other \$ 0.00 7. Specify \$ 0.00 8. Other \$ 0.00 9. Other \$ 0.00 10. Life \$ 0.00	d. Other cable	\$	190.00
5. Clothing \$ 75.00 6. Laundry and dry cleaning \$ 75.00 7. Medical and dental expenses \$ 400.00 8. Transportation (not including car payments) \$ 275.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 0.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 12. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 6. C. Health \$ 0.00 6. Dither \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 6. User (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plant payments: (In chapter 11, 12, and 13 cases, do not list payments for included in the plant payments for support of additional dependents not living at your home \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Personal care items and grooming \$ 0.00 <	3. Home maintenance (repairs and upkeep)	\$	0.00
6. Laund'y and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Auto 13. Life 14. Aluno 15. Chealth 15. Auto 16. Other 17. Cyberify 18. Auto 18. A	4. Food	\$	350.00
7. Medical and dental expenses \$ 400.00 8. Transportation (not including car payments) \$ 275.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 75.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 0.00 1. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Personal care items and grooming \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistic	5. Clothing	\$	
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Handmoowner's or renter's 13. Homeowner's or renter's 15. Life 15. Life 15. Louis 16. Auto 17. Chealth 17. Chealth 18. Auto 18. Auto 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if a payments in crease or decrease in expenditures reasonably anticipated to occur within the year following the filling of this document: 20. STATEMENT OF MONTHLY NET INCOME 21. Average monthly expenses from Line 15 of Schedule I		\$	75.00
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b. Life c. Health d. Auto e. Cher loop 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) (Specify) a. Auto b. Other a. Auto b. Other a. Auto b. Other a. Auto c. Other a. Auto b. Other c. Other a. Auto b. Other c. Other b. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I s. Average monthly expenses from Line 18 above \$ 2,977.00 b. Average monthly expenses from Line 18 above \$ 2,977.00			
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e. Other		· -	
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13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other c. Other f. Alimony, maintenance, and support paid to others for support of additional dependents not living at your home for Regular expenses from operation of business, profession, or farm (attach detailed statement) for ther for Personal care items and grooming Other for Statistical Summary of Certain Liabilities and Related Data.) for applicable, on the Statistical Summary of Certain Liabilities and Related Data.) for Statement OF MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) for Statement OF MONTHLY NET INCOME for Statement			
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17. Other Other Personal care items and grooming \$ 100.00 \$ 0.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 2,977.00 \$ 2,665.00			
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18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above \$ 2,977.00 \$ 2,665.00			
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b. Average monthly expenses from Line 18 above \$ 2,665.00	20. STATEMENT OF MONTHLY NET INCOME	-	
b. Average monthly expenses from Line 18 above \$ 2,665.00	a. Average monthly income from Line 15 of Schedule I	\$	2,977.00
		\$	2,665.00
		\$	312.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ranona D Quevedo			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION	CONCERN	NING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDER	R PENALTY (OF PERJURY BY II	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjury 20 sheets, and that they are true and c			•	_
Date	August 4, 2008	Signature	/s/ Ranona D Que Ranona D Queveo Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	re Ranona D Quevedo			
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$26,688.00 2008 \$44,930.00 2007

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507

DATES OF **PAYMENTS** 4-2008

AMOUNT PAID \$1,000.00

AMOUNT STILL **OWING** \$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL **OWING**

OWING

RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Mutual Management Services

NATURE OF PROCEEDING Suit to collect debt

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Winnebago County Circuit Court

Judgment

Quevedo 2008 SC 366

Suit to collect debt **Dennis Richards**

Winnebago County Circuit

Pendina

Quevedo 2008 SC 2661

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2937 LaSalle Avenue Rockford, IL 61114

NAME USED Same

DATES OF OCCUPANCY

5

1994 to 10-07

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS E

BEGINNING AND ENDING DATES

6

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 4, 2008	Signature	/s/ Ranona D Quevedo	
			Ranona D Quevedo	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-72490 Doc 1 Filed 08/04/08 Entered 08/04/08 15:02:39 Desc Main Document Page 33 of 40 United States Bankruptcy Court Northern District of Illinois

In re	Ranona D Quevedo		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	ENSATION OF ATTOI	RNEY FOR DE	CBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rend	
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have received	ed	\$	0.00	
	Balance Due		\$	3,500.00	
2. 5	\$ 274.00 of the filing fee has been paid.				
3. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. l	I have not agreed to share the above-disclosed compectopy of the agreement, together with a list of the In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and rest. Preparation and filing of any petition, schedules, sc. Representation of the debtor at the meeting of credit. [Other provisions as needed] Negotiations with secured creditors to reagreements and applications as needed of liens on household goods. By agreement with the debtor(s), the above-disclosed Representation of the debtors in any discontinuous other adversary proceeding.	ensation with a person or persons venames of the people sharing in the people sharing all aspects and reduce to the debtor in detect statement of affairs and plan which ditors and confirmation hearing, and educe to market value; exempting the preparation and filing of motion fee does not include the following schargeability actions, judicial lies.	who are not members compensation is attantal softhe bankruptcy commining whether to may be required; and any adjourned heaton planning; prepared on pursuant to 11 g service:	or associates of my law fiched. ase, including: file a petition in bankrupt rings thereof; ration and filing of reaff USC 522(f)(2)(A) for av	irm. A cy; irmation oidance
		CERTIFICATION			
	I certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for re	presentation of the debto	r(s) in
Dated	l: August 4, 2008	/s/ JEFFRY A. DA	HLBERG		
		JEFFRY A. DAHL	_		
		Balsley & Dahlber 5130 North Secon			
		Loves Park, IL 61			
		(815) 877-2593 F	ax: (815) 877-7965	5	
		www.balsleylawofl	fice.com		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

JEFFRY A. DAHLBERG	X /	s/ JEFFRY A. DAHLBERG	August 4, 2008					
Printed Name of Attorney	S	Signature of Attorney	Date					
Address:								
5130 North Second Street								
Loves Park, IL 61111								
(815) 877-2593								
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice. Ranona D Quevedo X /s/ Ranona D Quevedo August 4, 2008								
			August 4, 2008					
Printed Name(s) of Debtor(s)	2	Signature of Debtor	Date					
Case No. (if known)	X _							
	S	Signature of Joint Debtor (if any)	Date					

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Ranona D Quevedo		Case No.	
		Debtor(s)	Chapter 13	
	VERIFIC	CATION OF CREDITOR M	IATRIX	
		Number of	f Creditors:	36
	The above-named Debtor(s) hereb (our) knowledge.	y verifies that the list of credi	tors is true and correct to	the best of my
Date:	August 4, 2008	/s/ Ranona D Quevedo Ranona D Quevedo Signature of Debtor		

A T & T PHONE SERVICE Attn: Bankruptcy Department P.O. Box 769 Arlington, TX 76004

ABC CASH N GO c/o Barrick, Switzer, Long, Balsley 6833 Stalter Drive Rockford, IL 61108

AFFILIATED ACCEPTANCE CORP. P.O. Box 790001 Sunrise Beach, MO 65079-9001

ALL CREDIT LENDERS 7914 N. Second Street Machesney Park, IL 61115

ALLIED INTERSTATE 15 Hazel Wood Drive, Suite 102 Buffalo, NY 14228

AMCORE BANK, N.A. Attn: Denece Poff 1210 S. Alpine Rd. Rockford, IL 61108

ASPIRE VISA CARD SERVICES P.O. Box 105555 Atlanta, GA 30348-5555

ASSET CARE, INC P.O. Box 291 Southfield, MI 48037

C.B. ACCOUNTS, INC. 114 State Street, Suite 3C Peoria, IL 61602-1510

CAPITAL ONE
P.O. Box 30285
Salt Lake City, UT 84130-0285

CBA COLLECTION BUREAU 25954 Eden Landing Rd., 1st floor Hayward, CA 94545

CHECK ADVANCE 6493 North Second Street Loves Park, IL 61111

CHECK INTO CASH 3441 North Main Street Rockford, IL 61103

COLDATA, INC. 2860 South River Road, Suite 170 Des Plaines, IL 60018

COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523

CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110

DENNIS RICHARDS 2603 Melody Lane Rockford, IL 61114

GALLANT INSURANCE COMPANY AS SUBROGEE FOR: JOHN ALLEN P.O. Box 388962 Chicago, IL 60638-8962

INSIGHT COMMUNICATIONS Attn: Sandy Windell 4450 Kishwaukee Street Rockford, IL 61109

MCI Attention: APD 500 Technology Drive, Suite 820 Weldon Spring, MO 63304 MERCURY FINANCE 7300 N. Western Ave. Chicago, IL 60645-1033

MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110

MUTUAL MANAGEMENT SERVICES, INC. c/o Attorney James C. Thompson 515 North Court Street Rockford, IL 61103

NATIONAL CASH ADVANCE 4343 East State Street Rockford, IL 61104

NATIONAL RECOVERIES, INC. 11000 Central Avenue, N.E. Blaine, MN 55434

NORTHLAND GROUP, INC. P.O. Box 390846 Edina, MN 55439

RETRIEVAL MASTERS CREDITORS BUREAU, 2269 S. Saw Mill River Road Building #3 Elmsford, NY 10523

ROCKFORD HEALTH PHYSICIANS 2300 N. Rockton Avenue Rockford, IL 61103

ROYCE FINANCIAL 617-B S. Rockford Avenue Rockford, IL 61104

SECURITY FINANCE P.O. Box 811 Spartanburg, SC 29304-0811 SST P.O. Box 801997 Kansas City, MO 64180-1997

THE CASH STORE 6493 North Second Street Loves Park, IL 61111

TRIAD FINANCIAL c/o Attorney Kenneth Drost 111 Lions Drive, Suite 206 Barrington, IL 60010

TROJAN PROFESSIONAL SERVICES P.O. Box 1270 Los Alamitos, CA 90720

UNITED CREDIT SERVICE, INC. 15 North Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740

WEST ASSET MANAGEMENT P.O. Box 2548 Sherman, TX 75091